



Wealth *by* Design

**Feedback and Proposal to the**

**TASKFORCE**

**from**

**WEALTH *by* DESIGN**

July, 2004

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## **Wealth by Design:**

Wealth by Design is a company that focuses on turning financial information into knowledge for the consumer. There is not a shortage of information available yet it takes more than words to motivate people to learn. They need to become engaged by relating to the information and putting it into practice. You don't change people's money habits overnight, they need to learn in an environment that is non threatening, at a pace suitable to their literacy level and fits with their lifestyle. It must also engage different modes of communication so that adult learning principles are used.

Directors, Jenni Erbel and Nina Hope ( Full CV in appendix one) started Wealth by Design after selling their previous company, ParaPlanning Professionals (details in appendix two). ParaPlanning Professionals predominantly focused on training Financial Advisors and in doing this, both Jenni and Nina identified that no matter what the Advisors do, their potential clients were lacking in basic financial education. By not understanding the advice they're given, many clients procrastinate, seek advice elsewhere (usually from friends and family) and will often end up either trying to do it themselves or not at all.

In addition to this, the general public were predominantly interested to know more about their money, how to earn more and what to do with it. The main problem is that the majority believe it is all too hard, not relevant to them and they "don't have any money, anyway!"

Wealth by Design has developed programs to suit different environments.

**Our Services:** further details contained in the Proposition and Appendices.

- School – teaching good money habits at this age is important
- Corporate Employee programs – many employees expect money education from their Employers
- Public workshops – the general public are always seeking independent programs to help them get ahead.

Testimonials from Wealth by Design clients are available upon request.

## **Response to the TASKFORCE Questions:**

### **Question 2.1:**

*Are economic and government factors sufficiently understood in information provision to consumers?*

No. The consumers generally don't understand the basic fundamentals to know what economic or government issues directly impact them. They are confused, and find it quite daunting. Most will read information in the media which tends to be negative but also is only a snap shot of what the issues are.

### **Question 2.2:**

*Are socio-economic and demographic factors that important? How should they be factored into what information providers produce?*

You can not discount the importance of both the socio-economic issues and the factors that affect the different demographic sections.

One of the main problems we face is that the messages that people been given when growing up are not relevant in today's society. Many times money was never discussed because it wasn't socially acceptable. Or else, if the parents grew up themselves during the depression, their money messages to their children would often reflect a very negative and conservative attitude. Information Providers need to address this issue upfront.

**Cultural Issues:** Everyone is brought up in an environment based on their families' culture and beliefs. It is imperative that the financial information that is delivered is tailored to suit different cultures as well as socio-economic factors.

An example: Wealth by Design created a pilot Money Management program for the Aboriginal workers at Pasminco mines. The issues that were addressed prior to discussing money were quite significant. The one of primary importance was the doctrine that the Elders managed the money for their tribe. To overcome not just this issue for the individual worker but also engaging the Elders to support the program was a challenge. It can not be stressed enough that if we want people to become motivated, we need to communicate on issues that are relevant to them and impact their daily life.

In addition to this, the basic issues surrounding the socio-economic profiles of the participants must be taken into consideration. As an example: If a group of blue collared workers are seeking information, giving them information relating to high net worth strategies would not be appropriate.

The demographic factor both for age groups and locality is important. With the age groups, you can not discuss retirement strategies with Generation Y and at the same time, Baby Boomers would tune out to basic budgeting strategies for new workers. Communicating with the right language and tools is imperative. An example: Generation X are typically time poor so utilise a service that they can fit into their busy schedule. They are often questioning and tune out to blatant advertising of information. Generation Y are self confident and quick decision makers. Communicating with them via technology is the key.

In addition to all of the above, the issue of locality needs to be addressed. We are currently dealing with an Association that has over 7000 members. Many of them are based in rural Australia. Using both a video conference set up through their internal Communications network as well as producing a CD rom, will help rural members to receive the same benefits as their city based colleagues. The City based members can attend workshops or receive the CD rom. In addition, each member will receive a DIY workbook to complete in conjunction to the CD rom/workshop. All Information Providers must be aware of how they can overcome the locality issues.

### Question 2.3:

*Is a broader understanding of human behaviour useful in addressing consumer and financial literacy? How do we best discern the different personal characteristics of people in the community?*

People are motivated by emotion not logic. By promoting technical information, people are not going to become engaged and act. Research has shown\* that people are emotional, act on impulse, do not understand risk, feel they do not have control and therefore are not confident. If these areas can be addressed at the outset, individuals may start to consider the more technical aspects to financial planning. The Wealth by Design video (appendix four) considers the behavioural issues of some individuals and how they can overcome any problems.

If a profiling tool can be utilised, it would be not only useful but a fun way for people to understand more about themselves. The negative is that some people believe profiling to be intrusive or treat it like a horoscope. Therefore, it might be a suggestion to survey people with a series of questions to find out what the core behavioural issues are that people face. Then implement these questions as part of the Taskforce recommendation for people to answer.

\*Courtesy of Money Solutions P/L

Question 2.4:

*Is an appreciation of needs and aspirations useful?*

Yes. It is critical. People need to have goals and objectives – it's what drives them to achieve. In addition to this, addressing this issue helps people to realise the importance of having a goal. As we know, a person is seven times more likely to achieve their goals if they write them down – but if they don't really know what they want, they won't get anywhere.

If an Information Provider can position themselves to help get the public to think about what they want, how they're going to get there, what they need to do to achieve it, when they want to achieve it by, who else will impact upon their goals and in the end, determine if their goal is achievable – this will give people the inspiration and aspiration to get started.

Question 2.5:

*How can the Taskforce's understanding of life events be enhanced?*

Many people suffer from similar issues in their life. Either positive or negative, life events will impact people financially. If Information Providers are able to produce information to help people either address the issue as it happens or more importantly prior to it happening would be essential. Figure 2.5 captures the essence of what can typically happen to people, however, the one area I believe has not been addressed is that of Estate Planning and Death. As we know, the transfer of funds at the death of the baby boomers is going to be quite significant. Families need to be aware of the implications of death and the transfer of assets.

The more relevant the information is to the person at that point in their life, the more likely the project will succeed.

Question 2.6:

*What skills are important to Consumers? Do the consumer and financial skills presented in this section capture all relevant skills? How can we benchmark these skills over time?*

Most of the skills required have been addressed however, the most important, I believe is for the consumer to understand themselves to stop them being driven by fear and greed. The behavioural issues have already been addressed therefore do not require further discussion.

Benchmarking would be difficult and would require further group discussion.

Question 2.7:

*What information sources do consumers trust? Are consumers confused by different information on the same issue? Is information tailored to the learning style of the target audience? How important are intermediaries such as financial advisors in delivering outcomes for consumers?*

What information sources do consumers trust?

Typically independent providers or through a person/company they have an existing relationship with ie. Accountant, financial advisor, bank. More often they would trust the information that was given to them through a friend or family.

Are consumers confused?

Yes. And with confusion comes paralysis. Many people don't do anything because there is not a consistency of information. Once they hear two different variations on the same theme (and there could be a reason for it but the consumer doesn't understand this), they become doubting and distrustful.

Is information tailored to the learning style of the target audience?

No. Typically it is too technical, full of jargon and doesn't hit their "hot" button. The only subject that most consumers will pay attention to is that of property. Why – because of emotion. Australians were brought up to "own their own home" because you can trust it, you can feel it, you can show it to people and feel proud. And in addition to this, you might earn some money

on it. Any publication, program, book that focuses on property will typically receive a positive response. (just look at the reality shows on tv at the moment)

How important are financial advisors in delivering outcomes?

They are extremely important. As the industry is becoming more and more regulated, it not only helps instil some confidence in the consumer but it means the profession itself is at a higher standard.

Once the financial advisors develop the same type of trusting relationship that the consumers have with their accountant, the consumers will benefit.

It is important however, for the financial advisors to realise the importance of educating their clients and family. Even with regular newsletters, emails or workshops, delivered at the level of their clients financial literacy will help to build up the clients confidence, motivating them to do better with their money and inturn will help the advisors business prosper.

Question 3.1:

*The availability of information – are there some topic areas where there is insufficient information?*

Yes. I agree that there seems to be more focus on how to get into debt rather than how to either get out or manage your debt. Subject matter would be more easily determined as focus is made on the life events. Information needs to help the people feel positive, that they have control and choices.

*Awareness of the available information and information sources – do consumers (teachers/intermediaries) know what is available?*

In general, no. Only the people who make a conscious effort to source information would know where to find it. The use of the internet has made this task a lot more manageable. Outside of this, most people wouldn't know where to go. The problem is that once they start to search for the information, the same problem previously mentioned of conflicting information and jargon tends to stop people from taking further action.

*Access to the available information – do consumers knows how to access information? Are all consumers able to access information?*

Consumers would be aware that the internet and publications are the most obvious choice of information delivery. However, not many would make the effort to access them. Typically it is when a life event occurs that would spur them to find out information. In addition to this, rural Australians are very limited especially if they can not access the internet.



Funding should come predominantly from the Government. Both State and Federal. By increasing awareness and educating people about the importance of saving and investing – it will help alleviate the stress on the Social Security system. Industry funding should also contribute particularly in the area of superannuation. This area is growing especially with the introduction of Member Choice and it is in the funds interest to educate their members. By understanding the importance and benefits of superannuation, members are more likely to increase their contributions.

The functions stipulated on p.77 and p. 78 basically cover what the body should be doing. Further development is likely to occur once it is established. It will be important for the body to maintain a level of flexibility to accept any new direction that is required.

*The quality of information provided – is the available information clear and consistent?*

In general, no. Some information has been well written yet there is much out there that is confusing, misleading and worse, wrong. The biggest problem would be the level that most of the information is pitched at. The average Australian doesn't understand even the basic fundamentals to financial planning.

*Efficient allocation of resources – is consumer education delivered efficiently?*

In general, no. As mentioned in the Taskforce paper, it seems to be ad hoc, inconsistent, targeted at the higher net worth and within the schools, not 'hip' enough for the children to pay attention. An overhaul of the information and it's delivery is needed.

Question 3.2:

*What elements from overseas approaches should the Taskforce recommend in the context of the current Australian environment?*

Following the pfeg example would be beneficial however, also incorporating some form of incentive within corporations would also help.

61% employees surveyed by Halogen Private Wealth Services Employee Survey, 2003, believe that their employer should fund some form of financial education. The cost for the employer to do this can be quite significant therefore if there was an incentive for them to introduce training as part of workplace practice would help.

Question 4.1:

*Is a coordinating body necessary? Should it be Government or industry funded? What functions should it perform?*

A coordinating body would be advisable as long as it is proactive in it's management. It would be disappointing to have a body established to then find it is not actively maintaining the directive it was designed to do. It should take on a long term, active marketing campaign to create awareness. The consumer needs to not only know about it but also place some faith into what it is doing.

## **PROPOSITION:**

Wealth by Design supports what the Taskforce is establishing and would offer it's services to be part of the development and body. The strengths that either of our Directors would bring to the body is that of:

- *Experience* – combined experience of 32 years in the Financial Services Industry
- *Expertise* – specific skills in training, compliance, advising, public speaking and management
- *Relevant Qualifications* – both Directors have completed the Diploma of Financial planning, currently studying their Masters in Financial Planning.
- *Other Qualifications* – B. Bus, B.Com, Dip Bus (Mgmt), Dip Ed, Cert IV in Workplace Training
- *Independence* – the Directors own the company
- *Perception of Independence* – the company is not a financial planning firm nor is it a product provider. Whereas training can be delivered by financial planning firms and product providers, the perception that the education is directed toward the sale or product can damage the education provided.
- *Professionalism* – members of the Financial Planning Association since inception. Awarded the Distinguished Services Award by the FPA board, 2002.
- *Respectability* – often asked for comments by media and to present at industry events.

## **Two areas of expertise:**

### **School program:**

Wealth by Design is currently developing a new school program to assist young students in understanding the basic fundamentals of financial planning.

#### The focus is on:

Goal setting

Budgeting

Saving

Compound interest

Good debt vs bad debt

Inflation

Taxation.

Due to the lack of expertise of teachers in delivering the material yet, the high demand to have material available, delivery will be by way of workbooks and video.

Wealth by Design would make available further information to the Taskforce if requested.

### **Presentations and Media:**

Wealth by Design Directors have been presenters at conferences and conventions since 1996. (appendix three)

Our presentations are in regular demand as we help to workshop consumers – the public or within Corporations, on areas that are topical to them. Examples: Financial Planning Basics, Understanding Yourself and Why You do What You do with Your Money, Moneymax ® - a profiling tool, Having the Last say and more. Full listing available upon request.

In addition, we are asked to present at Financial Services Industry events. We often present, to Advisors/Dealers/Fund Managers, the importance of educating their Clients, as well as the importance of communication - understanding how different Generations need to be communicated to differently.

Wealth by Design is consistently being asked for comment by the print media (appendix three) and was recently part of the Lifestyle Channel program – Life Force. Our expertise was also often called upon within an industry video program that was purchased by more than 5000 Advisors.

Production of our own video series has increased our level of expertise in the area of film media.

### **Strong Female Role Models in Finance**

With the rise in sole parent families, divorce and women working, having personable and professional women as spokes persons and role models would be of benefit. Currently there isn't a single woman who has profile in the area of financial services that is complementary to that of Paul Clitheroe, David Koch, Ross Greenwood or even Noel Whittaker.

Based on statistics from the Australian Bureau of Statistics: (Labour Force Stats, June 1992) -

53.9% of women work fulltime with 41.7% part time, there are 12.8% of one parent families with dependants where 88% were women as the sole parent. All of these women earn an income with others living on support.

All of them would need to understand more about money. If they aren't interested in hearing what men have to say about managing their money, who are they then going to listen too? Their female companions who are none the wiser? Or subscribe to magazines that either only touches on the issues that are important to them or are not relevant at that time in their life.

Wealth by Design believes they have the experience, expertise, professionalism and passion to be appropriate role models in the area of financial literacy for both younger and older women. They founded Women in Finance in 1996 – an association that has over 1000 attendees. Why – because they believed that women need a different forum to learn and feel confident about financial issues. Being part of a community is very important to most women and we believe that what the Taskforce should be considering is how to address this need.

Wealth by Design welcomes any comments about the above feedback and proposal. We trust that we will be considered to work with the Taskforce in battling the serious problem of financial illiteracy in the Australian Community.

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## **APPENDIX ONE:**

### **CURRICULUM VITAE**

#### **NINA HOPE**

##### **Measures of Success:**

- **Distinguished Services Award, 2002** – Financial Planning Association.(FPA)
- **Chairman, National FPA Convention, 2001** – in excess of 3000 delegates attend generating approx. \$4million
- **Master of Ceremony, Qld FPA Conference, 2002** – approx 400 attendees
- **Board of Continuing Professional Development, FPA 1997/1998**
- **Qld FPA Committee – Chair of Education, 1999/2000**
- **Master of Ceremony, Women Wealth and Success conference, 2003** – approx 250 attendees
- **One of three judges for Investor Advisor, "Financial Planner of the Year", 2001/2002**
- **Nominated Telstra Business Woman of the Year – Qld Small Business, 2000**
- **Founder of Women in Finance** – an Association with in excess of 1000 members, Australia wide
- **Presenter at 1996/ 1997 National FPA conventions**
- **Presenter at 2002 Qld FPA Conference**
- Presented at approx, 15 various Financial Planning Dealer conferences since 1996
- Regularly contributes to various industry magazines and asked for comment regarding financial services issues by external media.

## **PROFESSIONAL HISTORY**

**Current:**                    **Director**  
Wealth by Design

Our company, co-founded with Jenni Erbel, helps to turn financial information into knowledge for the consumer. Delivery is by workshops and video. Recently completed an 8 month contract with Money Solutions/ KAZ group to incorporate financial literacy skills within the superannuation industry and corporate funds.

**2001 – 2003:    National Sales and Marketing Manager**  
Integratec

Managing 7 staff, nationally, my role was to implement new sales and marketing strategies for the company. Funds inflow increased exponentially under the strategic marketing plan that I developed with a strong focus on systematic reporting.  
My contract was for a two year period.

**1996 – 2001:    Director**  
ParaPlanning Professionals

Co-founded with Jenni Erbel, our company sold in 2001 to Tribeca (parent company of Integratec) for in excess of \$2 million. The company was founded on an idea and \$20,000 in 1996. The focus was to deliver professional development, compliance, training and paraplanning to Dealers on a national basis. Our staff grew from two Directors to over 20 employees within 5 yrs. In my role as Director, I was multiskilled and functional to ensure the company ran smoothly. My primary role was Strategic Development.



**1995 – 1996: Qld Marketing Manager – part time**  
Bain Financial Planning

My role was to bring in Corporate clients to the 6 Qld Financial planners. I had targets and revenue to meet which was met within the required time frames. This role was made redundant when Bain sold to Deutsche Bank.

**1993 – 1995: Qld / SA State Manager**  
Hillross Financial Services

In this role I was originally employed to implement Compliance strategies and the use of Best Business Practice into the Hillross Financial Planning businesses. Once this work was incorporated (42 Planners in Qld/ SA), I focused on assisting them with professional development and marketing strategies.

**1992 – 1993: Business Development Manager**  
ANZ Funds Management

In this role, I marketed ANZ products to Financial Planners. My edge was to assist them with financial strategies using the ANZ products.

**1989 – 1992: Financial Planner**  
Womens Investment Network

I worked as a Financial Planner building up a profitable client base.

**Prior to 1989: Flight Attendant, Nurse**

**QUALIFICATIONS:**

- Current – Masters in Financial Planning
- Diploma of Business (Management)
- Diploma of Financial Planning
- Certificate IV, Workplace Training and Assessment
- JP (Qualified)

## **JENNI ERBEL**

### **Measures of Success:**

- **Chair, State FPA Convention, 2005**
- **Nominated Telstra Business Woman of the Year – Qld Small Business, 2001**
- **Presenter at 1999 National FPA conventions**
- **Presenter at 2003 Qld FPA Conference**
- Presented at numerous Financial Planning Dealer conferences since 1996 – ie. Professional Investment Services – 700 attendees, Suncorp – 200 attendees, Synergy – 80 attendees,

### **PROFESSIONAL HISTORY**

**Current:**                      **Director**  
Wealth by Design

Our company, co-founded with Nina Hope, helps to turn financial information into knowledge for the consumer. Delivery is by workshops and video. Recently completed an 8 month contract with Money Solutions/ KAZ group to incorporate financial literacy skills within the superannuation industry and corporate funds. Completed the application for the AFSL for Money Solutions and contracted as the responsible officer.

**2001 – 2003: State Manager, Qld**  
Integratec

Managing the sales for the Queensland office. This included sales of Integratec's On Track system, which provides and tracks ongoing training for advisors to maintain their ongoing PS146 compliance. My contract was for a two year period.

**1996 – 2001: Director**  
ParaPlanning Professionals

Co-founded with Nina Hope, our company sold in 2001 to Tribeca (parent company of Integratec) for in excess of \$2 million. The company was founded on an idea and \$20,000 in 1996. The focus was to deliver professional development, compliance, training and paraplanning to Dealers on a national basis. Our staff grew from two Directors to over 20 employees within 5 yrs. In my role as Director, I was primarily in the role of consulting and training. Under consulting, I developed a number of training packages for our largest client, Suncorp. In the training area, I conducted all of the Diploma of Financial Planning courses.

**1995 – 1996: Qld Manager – Westpac Financial Planning**

My role was to grow the financial planning team from 10 planners to 20 planners and 6 paraplanners. Queensland from being the last state (as a percentage to budget) to being first.

**1993 – 1995: Business Development Manager**  
IOOF

In this role I was employed to develop relationships with financial planners who would advise on our products to the public. IOOF's products included friendly society bonds, Allocated Pension, a Deferred Annuity, retail Unit Trusts and a Master Trust.

**1987 – 1993: Business Superannuation Manager,**

Westpac Financial Services

In this role, I advised trustees of excluded superannuation funds regarding investments for their superannuation funds. I also advised employers regarding their duties under the award superannuation and later, the Superannuation Guarantee Levy. I trained a number of

Westpac Financial Consultants about Westpac's range of products.

**QUALIFICATIONS:**

- Current – Masters in Financial Planning. Expected to finish February 2005.
- Diploma of Education
- Diploma of Financial Planning
- Certificate IV, Workplace Training and Assessment
- Bachelor of Business (with honours)
- Bachelor of Commerce

## APPENDIX THREE:

### Money Management Article

#### IntegraTec buys Paraplanning Professionals

Kate Kachor

Paraplanning Professionals has been purchased by Tribeca, the parent of financial planning training group IntegraTec, for more than \$2 million in cash and shares, as part of its further push into back office services.

Tribeca signed a deal yesterday and will pay a maximum of \$2.25 million in cash and shares throughout the course of the 2002 financial year. A minimum of 85 per cent of the purchase price will be paid in cash, and 15 per cent in fully paid ordinary shares.

Paraplanning Professionals is expected to contribute approximately \$3.0 million in revenue and \$425,000 in earnings to the Tribeca Group for the year ending 30 June 2002.

- \* Under the terms of the deal, the Queensland based group Paraplanning Professionals will be renamed Integratec Paraplanning and its head office moved to Sydney. Tribeca intends to merge all three IntegraTec companies, with the merger and name change between Integratec and Paraplanning Professionals to begin today.

IntegraTec's current general manager John Prowse will assume the role as group general manager for all three Integratec Companies.

The current Paraplanning Professionals general manager, Allan van den Brink will remain as the head of the Queensland operation. The previous owners of Paraplanning Professionals, Jenni Erbel and Nina Hope, will continue in senior executive positions within the IntegraTec group.

Tribeca managing director Adam Davis says the group has been in negotiations with Paraplanning Professionals for a couple of months.

"One of the reasons, we acquired Paraplanning Professionals is because they provide a range of complementary products and services to that of the current IntegraTec businesses," Davis says.

"Paraplanning Professionals also have a blue chip client base, with national cross sell possibilities. It is a solid business with solid revenue," he says.

Davis says the plans and services the Paraplanning Professional group made before the acquisition will not change, but instead be enhanced and the "essence of the business will remain."

The acquisition of Paraplanning Professionals is the latest for Tribeca Corporation with the company purchasing the compliance business THP Services last February, now operating as Integratec Compliance, and IntegraTec Training in September 2000.

However, according to Davis, Tribeca Corporation is far from fulfilling its acquisition quota.

"We are currently speaking with other providers, and are also developing new business divisions within the group," he says.

11 September 2001

print this article...

## **APPENDIX FOUR:**

### **Conferences and Presentations:**

#### **FPA, National Convention**

- Adelaide, 1997
- Sydney, 1998
- Cairns, 1999
- Brisbane, 2001 – Convention Chair

#### **FPA, State Conferences**

- Brisbane, 2002
- Brisbane, 2003 – Conference MC
- Brisbane, 2004 – Conference Committee
- Brisbane, 2005 – Conference Chair

#### **External Conferences – a brief version.**

- Women Wealth and Success, 2002
- Australian Company Directors Roadshow, 2004
- Westpac, 2000, 2001
- Retireinvest, 2003
- Matrix, 2002
- PIS, 2001
- Suncorp, 2001, 2004
- OPSM, 2004
- Jetset, 1997
- Synergy, 2000
- Zonta, 1999, 2003
- BPW, 2001
- Women in Finance, 2000, 2001, 2003, 2004
- Australian Investors Association, 2004
- Australian Dental Association of Qld, 2003

## Money Management Articles

### News (15 Results)

1. [Outsourcing parapanning can boost productivity](#) (28-Aug-2003)
2. [Most Influential: Paul Clitheroe](#) (8-Nov-2002)
3. [Vamos voted most influential](#) (8-Nov-2002)
4. [Judgement Day](#) (8-Nov-2002)
5. [The Top 10 Most Influential People](#) (8-Nov-2002)
6. [Vamos voted industry's most influential person](#) (31-Oct-2002)
7. [Old advisers never die...except when its time to go back to school](#) (12-Sep-2002)
8. [Education remains top priority in FSR move](#) (20-Jun-2002)
9. [FPA convention 2001 - a decade in the making](#) (23-Nov-2001)
10. [Ramos-Horta to add perspective to theme](#) (23-Nov-2001)
11. [IntegraTec buys Parapanning Professionals](#) (11-Sep-2001)
12. [FPA convention fees drop](#) (5-Jun-2001)
13. [FPA convention fees drop by 10 per cent](#) (1-Jun-2001)
14. [Jose Ramos Horta to headline FPA convention](#) (17-Apr-2001)
15. [Alliance provides synergy](#) (30-Mar-2000)
16. [Paraplanners get set for regulation](#) (20-Jan-2000)

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### OTHER PUBLICATIONS:

Investors Advisor

Asset

Women's Money

Sunday Telegraph

Queensland Business

Courier Mail